

# Extension to Families At Work...At Home

SEPT/OCT 2010



Your  
money's  
worth



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*Helping Iowans become their best.*

## Save Receipts for School Related Expenses

If you have school-aged children and paid for school registration fees and school supplies, save those receipts while it is fresh in your memory! Why? The State of Iowa offers an income tax credit equal to 25% of your costs for qualified K-12 education expenses.

Examples of qualifying expenses include school registration fees, required school supplies, and fees for extra-curricular activities. The expenses must be related to coursework and activities at an accredited school. Driver's education fees qualify if they are paid to the school. Expenses that do not qualify include: school lunches, transportation, and clothing for everyday wear.

The tax credit is limited to \$250 for each school-aged child, so qualifying expenses up to \$1,000 per child can be included.

There are some fine distinctions between expenses that qualify for the tax credit and those that do not. For example, required clothing for extra-curricular activities can also be included, if it is not suitable for wearing elsewhere. With that in mind, football shoes qualify for the credit because the cleats make them inappropriate for anything other than football. However, basketball shoes can be worn elsewhere, so they do not qualify.

For more information about the tax credit and for a listing of which expenses qualify, contact Erin Ludwig at [eludwig@iastate.edu](mailto:eludwig@iastate.edu) or 641-394-2174.

## Opportunity to Strengthen Knowledge and Confidence in Investing Through Program at Local Libraries

Public libraries in Charles City, Buffalo Center, New Hampton, Oelwein, and Waukon are among the 25 libraries in Iowa selected to launch the "Smart Investing @ Your Library" program to promote investor education. These libraries will be working with the State Library of Iowa and Iowa State University Extension.

Each library will host face-to-face and online education provided by Iowa State University Extension staff. Three different courses will be offered: one for those who are first time investors, one for retirement and one for retirees. Participating libraries will receive \$575 worth of library books and DVDs about investing. Classes will be held this fall and in the spring of 2011. Ames Public Library, a previous grant recipient, will partner with the State Library of Iowa to select financial resources for the participating libraries and help train library staff.

The State Library of Iowa was awarded a grant funded by the American Library Association (ALA) and the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation as part of the "Smart Investing @ Your Library" program. The grant will help to build the capacity of libraries to provide effective, unbiased investor education to the community at large.

The FINRA Investor Education Foundation supports innovative research and educational projects that give underserved Americans the knowledge, skills, and tools necessary for financial success throughout life.

Classes will begin in late September or early October in the participating libraries. For more information contact your local participating library or Erin Ludwig at 641-394-2174 or Brenda Schmitt at 641-512-0650.



## All in the family



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The *Extension to Families - At Work At Home* is produced by Iowa State University Extension Families staff in Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Dubuque, Fayette, Floyd, Franklin, Grundy, Hancock, Howard, Mitchell, Winnebago, Winneshiek, and Worth Counties. Layout by Trece Lonnenman, Office Manager, Hancock County Extension. Articles from this newsletter may be reproduced in their entirety as long as Iowa State University Extension is credited as the source.

### School Starts: Tame the Tube

Children spend more time sitting in front of electronic screens (screen time) than in any other activity besides sleeping. This means they spend more time in front of screens than they do in school. The average time spent with various media (television, computer, video games) is more than five hours per day. Even the very youngest children, preschoolers ages 6 and younger, spend as much time with screen media (TVs, video games, and computers) as they do playing outside. That means several hours of inactivity and, in the case of television viewing, hours of exposure to advertising for high-fat, high-calorie foods. Many of these ads are aimed directly at children. Too much screen time affects children's brains and bodies.

Children who spend a great deal of time in front of a screen have less time for playing and talking with other children and adults. Language skills are best developed through reading and conversation. Excessive screen time can interfere with growth in this area. Children who watch less television do better in school and perform better on standardized tests.

Perhaps most alarming is the effect of too much screen time on children's bodies. Most children do not get the recommended amount of physical activity each day, and one reason for this is the number of hours spent inactive in front of a screen. There is a link between overweight in children and television viewing. Children who watch more TV tend to be heavier than children who watch less TV. Children who live in families in which television viewing is a normal part of the meal routine eat fewer fruits and vegetables and more pizzas, snack foods, and sodas.

### Ways to Limit Screen Time

1. Plan how much TV you and your family are going to watch. Limit screen time to one to two hours a day. Planning the amount of television you watch and selecting certain shows helps you to get the best out of what television has to offer.
2. Set clear limits and be a good TV role model. Setting limits for the whole family is important. Children need to be taught how to have a good media diet.
3. Choose not to keep the TV on all the time, and instead tune into specific shows. With cable channels numbering well into the hundreds, you could surf for hours and never watch a show.



If the TV is on, this is likely to happen. However, if you have a TV plan and you know what shows you are going to watch, the set goes on when that show is on and off when it is over.

4. Get the TV out of the bedroom. Having a television in the bedroom allows children to watch more television unsupervised. The same goes for video games and computers; put these in a common area of the home.
5. Eat together as a family without the TV. Have media-free meals as a family. Turn off the TV, cell phone, pager, and MP3 player, and talk about your day.
6. Make a list of activities you want to do instead of watching TV. Get help from the children to create fun activities to do instead of sitting in front of the television, computer, or video games.
7. Watch with your children. Discuss the shows and the advertising. Help your children learn about the tactics advertisers use to sell unhealthy foods.

## Home Food Preservation

Preserving the bounty of your garden harvest each fall can lead to enjoying the fruits of your labor all winter long. It's important to keep food safety in mind every step of the way. Home food preservation is not difficult but it does require following specific directions exactly. Always use tested recipes and directions from a reliable source. Ignoring recommended procedures can result in home canned products that will make you and your family very ill.

If you are using a pressure canner for your home canning, it is important to have the dial gauge checked each season before you begin using it. Contact your extension office for details. There is no charge for this service and all that is needed is the lid and dial gauge. Weighted gauges remain accurate and do not need to be tested. Low acid vegetables need to be pressure canned. Vegetables such as green beans canned at home require pressure canning. Beans canned in a boiling water canner are not safe. They may look fine coming out of the canner, but may turn cloudy and jars may pop open, even sometimes with force. These beans are definitely spoiling from being underprocessed. But it could be worse: even if the jars still look good, it is possible that they contain botulism toxin from this unsafe canning practice. Jars of improperly canned vegetables and meats can contain the deadly botulism toxin without showing signs of spoilage. Those that do show signs of spoilage could also contain botulism toxin because they are showing other signs of underprocessing.

Spores of *Clostridium botulinum* bacteria, as found naturally in soils, are very, very heat resistant. Even hours in the boiling water canner will not kill them if they are inside your jars of beans. Left alive after canning, they will eventually germinate into actively growing bacterial cells that will produce a deadly human toxin when consumed. The bacteria like the conditions inside closed jars of low-acid foods (such as vegetables and meats) sitting at room temperature, so they must be killed during the canning process for safe storage.

Altitude is another consideration when doing home canning. As altitude increases, water boils at a lower temperature (below 212 degrees F) Lower temperatures are less effective in destroying organisms and can result in inadequate processing and an unsafe product. ISU Extension publications include altitude maps to help you make appropriate adjustments to processing times.

ISU Extension publications are available at [www.extension.iastate.edu/store](http://www.extension.iastate.edu/store)

*Please be safe when canning foods for you and your family!* Knowledge and recommendations change over time with scientific developments. You should use up-to-date recommendations and methods and not just rely on practices of past generations.

### More food preservation resources

The National Center for Home Food Preservation is another source for current research-based recommendations for most methods of home food preservation. The Center was established with funding from the Cooperative State Research, Education and Extension Service, U.S. Department of Agriculture (CSREES-USDA) to address food safety concerns for those who practice and teach home food preservation and processing methods. <http://www.uga.edu/nchfp/>

### So Easy to Preserve

The University of Georgia Cooperative Extension is pleased to offer the **5th edition** of its popular book, *So Easy To Preserve*. This beautiful book contains the latest U.S. Department of Agriculture recommendations for safe food preservation. *So Easy To Preserve* is now a 375-page book with over 185 tested recipes, along with step by step instructions and in-depth information for both the new and experienced food preserver. Chapters include *Preserving Food, Canning, Pickled Products, Jellied Fruit Products, Freezing and Drying*. This 5th edition has 35 new tested recipes and processes, in addition to a new section with recommended procedures for home-canned salsas. Call 706-542-2657 for ordering information.



For your  
health



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